

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	Bankruptcy No. 18-21728-CMB
)	
ANDREW F. KUZY)	Chapter 11
COLLEEN A. KUZY)	
)	Docket No. <u>271</u>
Debtors,)	
)	Related to Doc. Nos. 271, 272, 273 & 283
)	
JEFFREY J. SIKIRICA,)	
CHAPTER 7 TRUSTEE,)	
)	
Movant,)	
)	
v.)	
)	
PNC BANK NATIONAL ASSOCIATION))	
)	
Respondent.)	

ORDER OF COURT

AND NOW, this 6th day of June, 2022, upon
consideration of the Trustee's "Motion to Determine Payment Schedule of Debtor to PNC Bank
Pursuant to Order of Court Confirming Amended Chapter 11 Plan Motion for Final Decree"
(hereinafter the "Motion") and the response filed by the Respondent, PNC Bank National
Association,

it is further ORDERED, DECREED and ADJUDGED that the amortization schedule
attached to this Order which accounts for seven (7) payments previously made and lists the due
dates of future payments is APPROVED, and,

it is further ORDERED, DECREED and ADJUDGED that this Court shall retain
jurisdiction as to any disputes which may arise from the payments previously set forth in this
Order.

BY THE COURT:

FILED
6/6/22 9:30 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA


Honorable Carlota M. Böhm ^{gib}
Chief United States Bankruptcy Judge

Consented To By:

/s/ Jeffrey J. Sikirica
Jeffrey J. Sikirica, Esq.
Attorney for the Chapter 7 Trustee
PA ID# 36745

121 Northbrook Drive
Gibsonia, PA 15044
(724) 625-2566
SikiricaLaw@zoominternet.net

/s/ Rebecca A. Solarz
Rebecca A. Solarz, Esq.
Attorney for PNC Bank National Association
PA ID# 315936

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106-1532
(215) 627-1322
RSolarz@kmlawgroup.com

Amortization Schedule

Loan Number: [REDACTED]

Borrower Name: KUZY, ANDREW F

Amortization Data

Calculation Type: Current P & I
Principal Balance (\$): 122,639.48
Payment Frequency: Monthly
Loan To Value (%): 53.3
Interest Rate (%): 3.50000
Start Date: 6/1/2022
Maturity Date: 10/1/2036

Amortization Results

New P & I (\$): 904.33
Interest Change (\$): 0.00
Payment Change (\$): 0.00
New Maturity Date: 10/1/2036
New Curtailment (\$): 0.00
LTV Date: --/--/----

#	Date	Interest (\$)	Principal (\$)	Balance (\$)
1	6/1/2022	357.70	546.63	122,092.85
2	7/1/2022	356.10	548.23	121,544.62
3	8/1/2022	354.51	549.82	120,994.80
4	9/1/2022	352.90	551.43	120,443.37
5	10/1/2022	351.29	553.04	119,890.33
6	11/1/2022	349.68	554.65	119,335.68
7	12/1/2022	348.06	556.27	118,779.41
8	1/1/2023	346.44	557.89	118,221.52
9	2/1/2023	344.81	559.52	117,662.00
10	3/1/2023	343.18	561.15	117,100.85
11	4/1/2023	341.54	562.79	116,538.06
12	5/1/2023	339.90	564.43	115,973.63
13	6/1/2023	338.26	566.07	115,407.56
14	7/1/2023	336.61	567.72	114,839.84
15	8/1/2023	334.95	569.38	114,270.46
16	9/1/2023	333.29	571.04	113,699.42
17	10/1/2023	331.62	572.71	113,126.71
18	11/1/2023	329.95	574.38	112,552.33
19	12/1/2023	328.28	576.05	111,976.28
20	1/1/2024	326.60	577.73	111,398.55
21	2/1/2024	324.91	579.42	110,819.13
22	3/1/2024	323.22	581.11	110,238.02
23	4/1/2024	321.53	582.80	109,655.22
24	5/1/2024	319.83	584.50	109,070.72
25	6/1/2024	318.12	586.21	108,484.51

26	7/1/2024	316.41	587.92	107,896.59
27	8/1/2024	314.70	589.63	107,306.96
28	9/1/2024	312.98	591.35	106,715.61
29	10/1/2024	311.25	593.08	106,122.53
30	11/1/2024	309.52	594.81	105,527.72
31	12/1/2024	307.79	596.54	104,931.18
32	1/1/2025	306.05	598.28	104,332.90
33	2/1/2025	304.30	600.03	103,732.87
34	3/1/2025	302.55	601.78	103,131.09
35	4/1/2025	300.80	603.53	102,527.56
36	5/1/2025	299.04	605.29	101,922.27
37	6/1/2025	297.27	607.06	101,315.21
38	7/1/2025	295.50	608.83	100,706.38
39	8/1/2025	293.73	610.60	100,095.78
40	9/1/2025	291.95	612.38	99,483.40
41	10/1/2025	290.16	614.17	98,869.23
42	11/1/2025	288.37	615.96	98,253.27
43	12/1/2025	286.57	617.76	97,635.51
44	1/1/2026	284.77	619.56	97,015.95
45	2/1/2026	282.96	621.37	96,394.58
46	3/1/2026	281.15	623.18	95,771.40
47	4/1/2026	279.33	625.00	95,146.40
48	5/1/2026	277.51	626.82	94,519.58
49	6/1/2026	275.68	628.65	93,890.93
50	7/1/2026	273.85	630.48	93,260.45
51	8/1/2026	272.01	632.32	92,628.13
52	9/1/2026	270.17	634.16	91,993.97
53	10/1/2026	268.32	636.01	91,357.96
54	11/1/2026	266.46	637.87	90,720.09
55	12/1/2026	264.60	639.73	90,080.36
56	1/1/2027	262.73	641.60	89,438.76
57	2/1/2027	260.86	643.47	88,795.29
58	3/1/2027	258.99	645.34	88,149.95
59	4/1/2027	257.10	647.23	87,502.72
60	5/1/2027	255.22	649.11	86,853.61
61	6/1/2027	253.32	651.01	86,202.60
62	7/1/2027	251.42	652.91	85,549.69
63	8/1/2027	249.52	654.81	84,894.88

64	9/1/2027	247.61	656.72	84,238.16
65	10/1/2027	245.69	658.64	83,579.52
66	11/1/2027	243.77	660.56	82,918.96
67	12/1/2027	241.85	662.48	82,256.48
68	1/1/2028	239.91	664.42	81,592.06
69	2/1/2028	237.98	666.35	80,925.71
70	3/1/2028	236.03	668.30	80,257.41
71	4/1/2028	234.08	670.25	79,587.16
72	5/1/2028	232.13	672.20	78,914.96
73	6/1/2028	230.17	674.16	78,240.80
74	7/1/2028	228.20	676.13	77,564.67
75	8/1/2028	226.23	678.10	76,886.57
76	9/1/2028	224.25	680.08	76,206.49
77	10/1/2028	222.27	682.06	75,524.43
78	11/1/2028	220.28	684.05	74,840.38
79	12/1/2028	218.28	686.05	74,154.33
80	1/1/2029	216.28	688.05	73,466.28
81	2/1/2029	214.28	690.05	72,776.23
82	3/1/2029	212.26	692.07	72,084.16
83	4/1/2029	210.25	694.08	71,390.08
84	5/1/2029	208.22	696.11	70,693.97
85	6/1/2029	206.19	698.14	69,995.83
86	7/1/2029	204.15	700.18	69,295.65
87	8/1/2029	202.11	702.22	68,593.43
88	9/1/2029	200.06	704.27	67,889.16
89	10/1/2029	198.01	706.32	67,182.84
90	11/1/2029	195.95	708.38	66,474.46
91	12/1/2029	193.88	710.45	65,764.01
92	1/1/2030	191.81	712.52	65,051.49
93	2/1/2030	189.73	714.60	64,336.89
94	3/1/2030	187.65	716.68	63,620.21
95	4/1/2030	185.56	718.77	62,901.44
96	5/1/2030	183.46	720.87	62,180.57
97	6/1/2030	181.36	722.97	61,457.60
98	7/1/2030	179.25	725.08	60,732.52
99	8/1/2030	177.14	727.19	60,005.33
100	9/1/2030	175.02	729.31	59,276.02
101	10/1/2030	172.89	731.44	58,544.58

102	11/1/2030	170.76	733.57	57,811.01
103	12/1/2030	168.62	735.71	57,075.30
104	1/1/2031	166.47	737.86	56,337.44
105	2/1/2031	164.32	740.01	55,597.43
106	3/1/2031	162.16	742.17	54,855.26
107	4/1/2031	159.99	744.34	54,110.92
108	5/1/2031	157.82	746.51	53,364.41
109	6/1/2031	155.65	748.68	52,615.73
110	7/1/2031	153.46	750.87	51,864.86
111	8/1/2031	151.27	753.06	51,111.80
112	9/1/2031	149.08	755.25	50,356.55
113	10/1/2031	146.87	757.46	49,599.09
114	11/1/2031	144.66	759.67	48,839.42
115	12/1/2031	142.45	761.88	48,077.54
116	1/1/2032	140.23	764.10	47,313.44
117	2/1/2032	138.00	766.33	46,547.11
118	3/1/2032	135.76	768.57	45,778.54
119	4/1/2032	133.52	770.81	45,007.73
120	5/1/2032	131.27	773.06	44,234.67
121	6/1/2032	129.02	775.31	43,459.36
122	7/1/2032	126.76	777.57	42,681.79
123	8/1/2032	124.49	779.84	41,901.95
124	9/1/2032	122.21	782.12	41,119.83
125	10/1/2032	119.93	784.40	40,335.43
126	11/1/2032	117.65	786.68	39,548.75
127	12/1/2032	115.35	788.98	38,759.77
128	1/1/2033	113.05	791.28	37,968.49
129	2/1/2033	110.74	793.59	37,174.90
130	3/1/2033	108.43	795.90	36,379.00
131	4/1/2033	106.11	798.22	35,580.78
132	5/1/2033	103.78	800.55	34,780.23
133	6/1/2033	101.44	802.89	33,977.34
134	7/1/2033	99.10	805.23	33,172.11
135	8/1/2033	96.75	807.58	32,364.53
136	9/1/2033	94.40	809.93	31,554.60
137	10/1/2033	92.03	812.30	30,742.30
138	11/1/2033	89.67	814.66	29,927.64
139	12/1/2033	87.29	817.04	29,110.60

140	1/1/2034	84.91	819.42	28,291.18
141	2/1/2034	82.52	821.81	27,469.37
142	3/1/2034	80.12	824.21	26,645.16
143	4/1/2034	77.72	826.61	25,818.55
144	5/1/2034	75.30	829.03	24,989.52
145	6/1/2034	72.89	831.44	24,158.08
146	7/1/2034	70.46	833.87	23,324.21
147	8/1/2034	68.03	836.30	22,487.91
148	9/1/2034	65.59	838.74	21,649.17
149	10/1/2034	63.14	841.19	20,807.98
150	11/1/2034	60.69	843.64	19,964.34
151	12/1/2034	58.23	846.10	19,118.24
152	1/1/2035	55.76	848.57	18,269.67
153	2/1/2035	53.29	851.04	17,418.63
154	3/1/2035	50.80	853.53	16,565.10
155	4/1/2035	48.31	856.02	15,709.08
156	5/1/2035	45.82	858.51	14,850.57
157	6/1/2035	43.31	861.02	13,989.55
158	7/1/2035	40.80	863.53	13,126.02
159	8/1/2035	38.28	866.05	12,259.97
160	9/1/2035	35.76	868.57	11,391.40
161	10/1/2035	33.22	871.11	10,520.29
162	11/1/2035	30.68	873.65	9,646.64
163	12/1/2035	28.14	876.19	8,770.45
164	1/1/2036	25.58	878.75	7,891.70
165	2/1/2036	23.02	881.31	7,010.39
166	3/1/2036	20.45	883.88	6,126.51
167	4/1/2036	17.87	886.46	5,240.05
168	5/1/2036	15.28	889.05	4,351.00
169	6/1/2036	12.69	891.64	3,459.36
170	7/1/2036	10.09	894.24	2,565.12
171	8/1/2036	7.48	896.85	1,668.27
172	9/1/2036	4.87	899.46	768.81
173	10/1/2036	2.24	768.81	0.00

Note: The accuracy of these calculators and their applicability to your circumstances are not guaranteed. Projections are calculated with hypothetical figures that are entered by you (the user) with no verification from the system. There is no guarantee that the results given are accurate for your specific situation and can even be achieved.

In re:
Andrew F. Kuzy
Colleen A. Kuzy
Debtors

Case No. 18-21728-CMB
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 06, 2022

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew F. Kuzy, Colleen A. Kuzy, 531 Warrick Drive, Washington, PA 15301-9513

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2022 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Dep't of Revenue Office of Attorney General acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Andrew F. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Colleen A. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian M. Kile	

District/off: 0315-2

User: auto

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Date Rcvd: Jun 06, 2022

Form ID: pdf900

Total Noticed: 1

on behalf of Creditor Key Bank N.A. bkile@grenenbirsic.com, mcpupec@grenenbirsic.com;lstanger@grenenbirsic.com

Jeffrey J. Sikirica

on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@zoominternet.net PA59@ecfbis.com

Jeffrey J. Sikirica

on behalf of Attorney Jeffrey J Sikirica trusteesikirica@zoominternet.net PA59@ecfbis.com

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Larry E. Wahlquist

on behalf of U.S. Trustee Office of the United States Trustee larry.e.wahlquist@usdoj.gov

Norma Hildenbrand, on Behalf of the United States Trustee by

on behalf of U.S. Trustee Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rebecca Solarz

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

TOTAL: 12